



STATE HEALTH ACCESS
DATA ASSISTANCE CENTER

Idaho's Health Care Costs & Options to Improve Health Care Access

Lynn A. Blewett, Ph.D.
Donna L. Spencer, M.A.

State Health Access Data Assistance Center

Presentation to the Idaho Joint Legislative Oversight Committee

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The Project

- Task 1: Public health care expenditures in Idaho
- **Task 2: Private health care expenditures in the state**
- Task 3: Insurance coverage in Idaho
- Task 4: Programs to address the uninsured in Idaho and other states
- Task 5: Trends in and drivers of health care spending in Idaho

Task 2: Estimating Private Health Care Expenditures in Idaho

Purpose of Study

- Examine:
 - Private health care spending in the state and over time
 - Private spending on different health care services
 - Private health insurance expenditures (individual and group)
 - Uncompensated care provided by hospitals
- Inform future efforts by Idaho to compile and monitor such information in future

Focus of Study

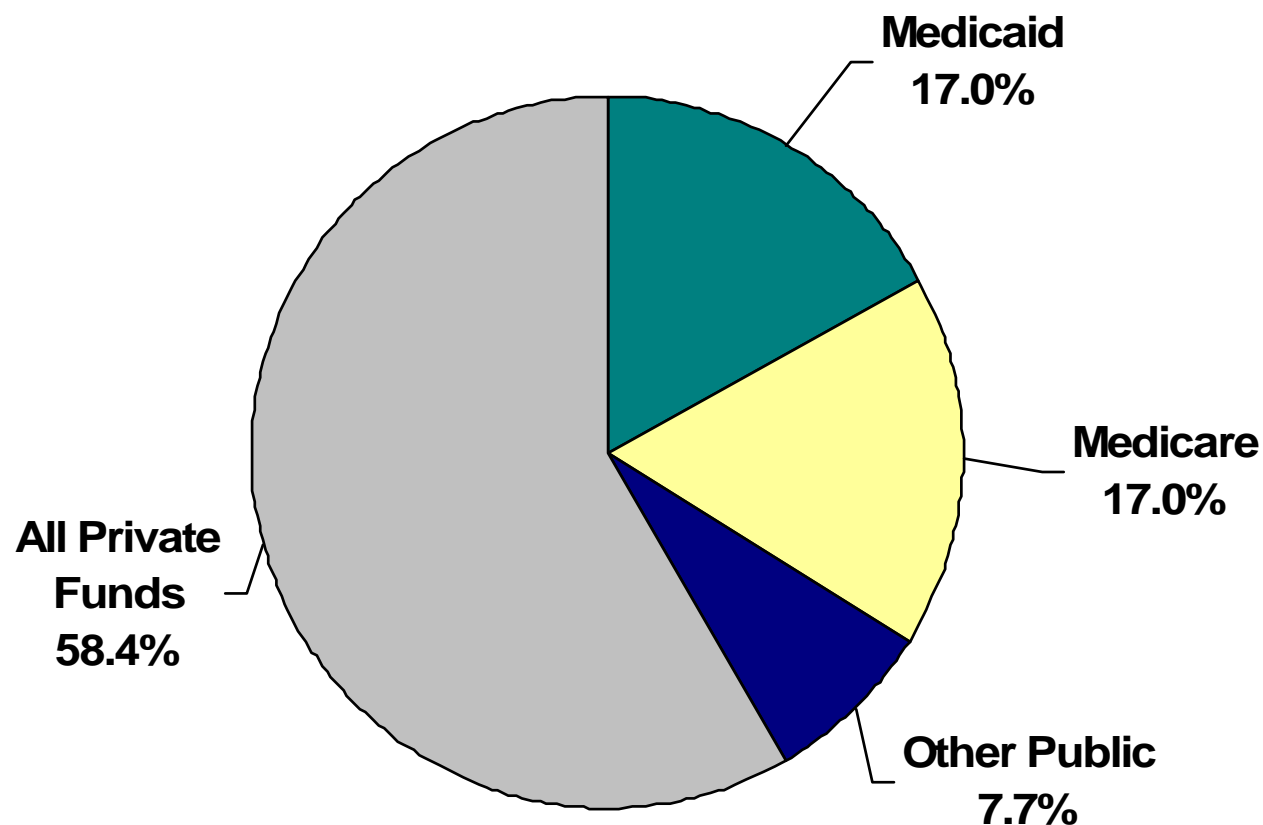
- Definition of private health care expenditures
 - Private health insurance
 - Consumer out-of-pocket
 - Other

- Overall private health care spending in Idaho
 - CMS National and State Health Expenditure Accounts
- Private health insurance expenditures
 - NAIC Annual Health Statements
 - NAIC Life and Accident and Health Statements
- Uncompensated care by nonprofit hospitals
 - IRS Form 990 and supplemental reports

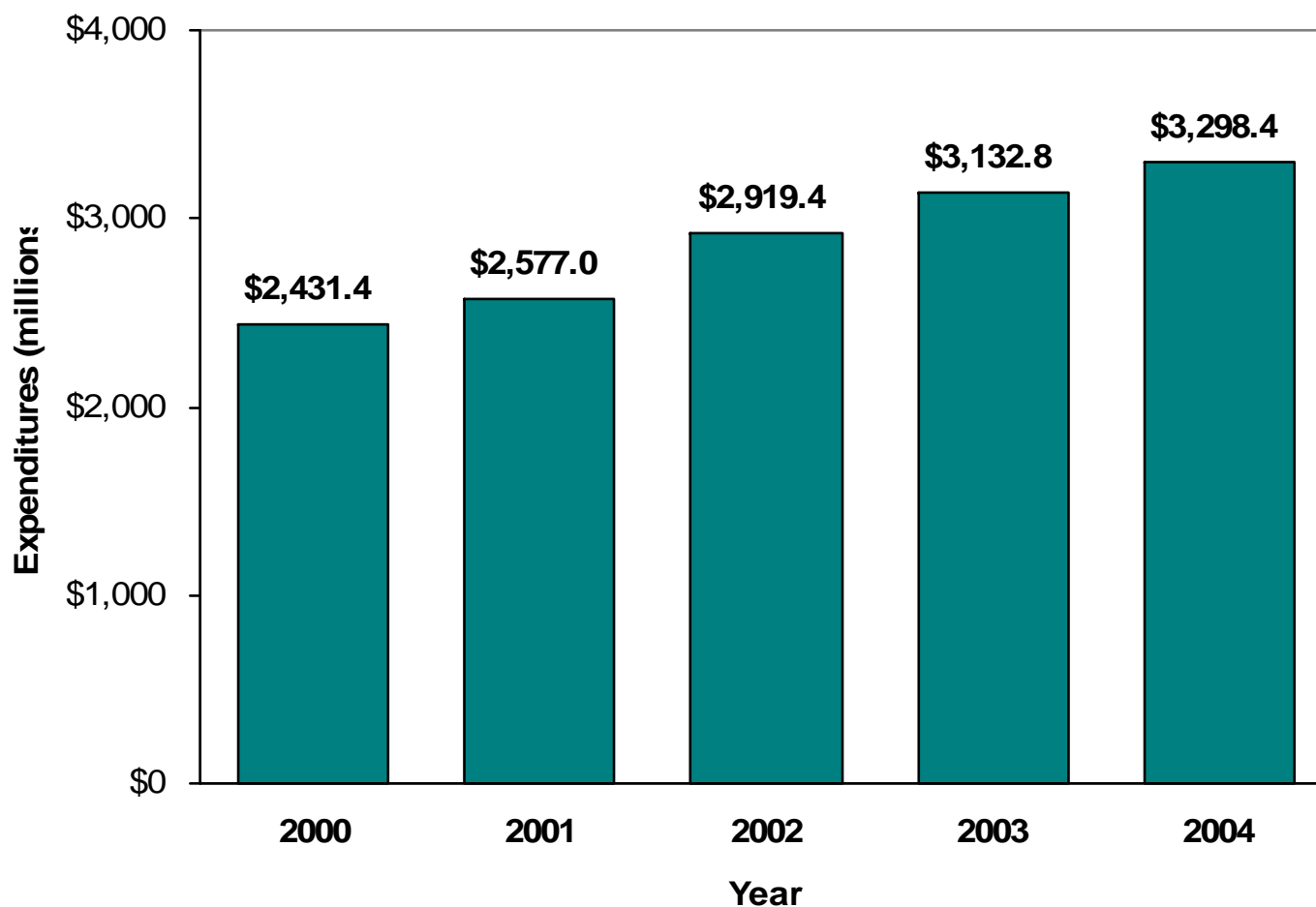
Note: Data presented are not adjusted for inflation.

Idaho's Health Care Expenditures by Funding Source (2004)

Total Expenditures: \$5.6 billion



Idaho's Estimated Private Health Care Expenditures (2000-2004)

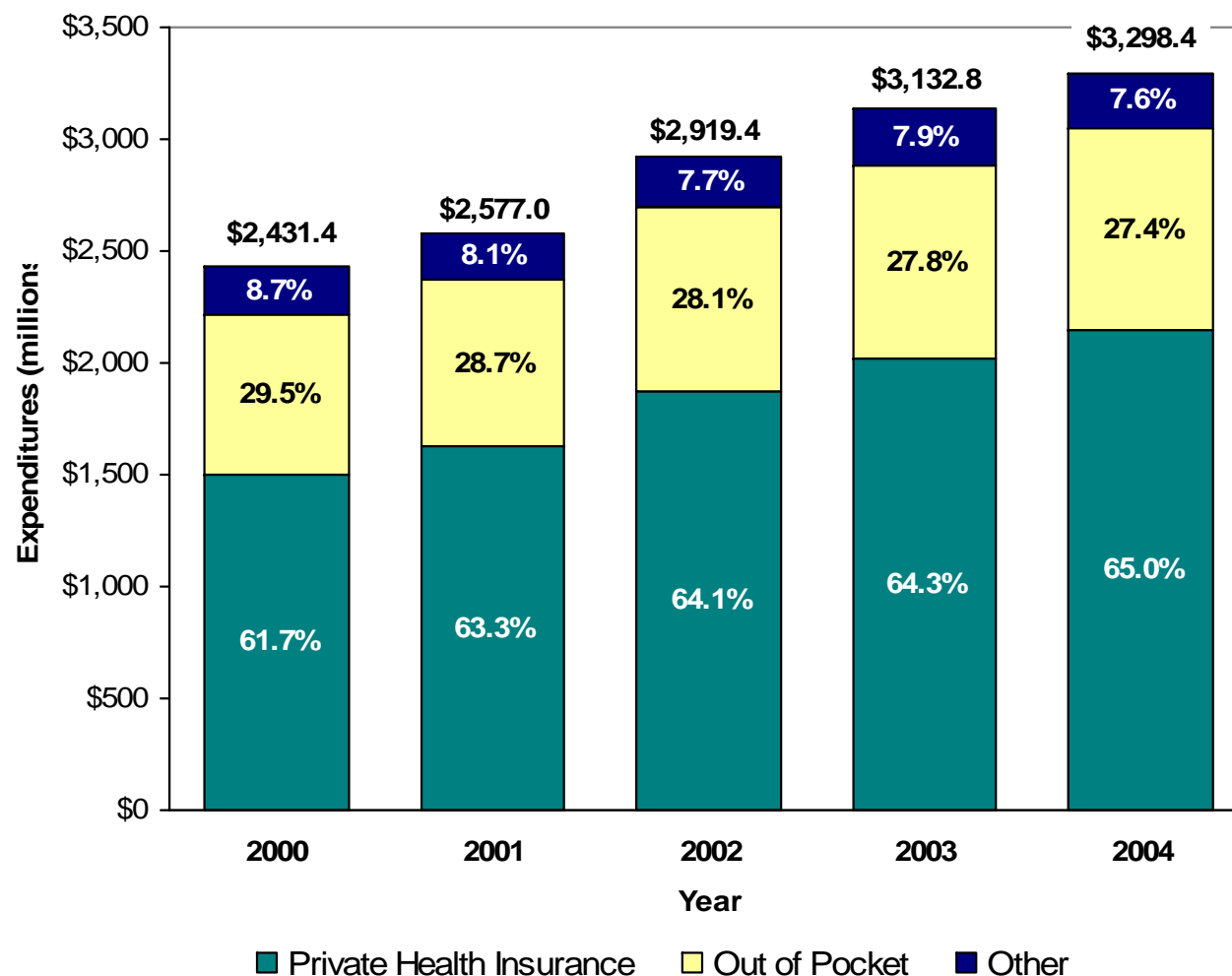


Source: Estimated based on data from CMS National and State Health Expenditure Accounts.

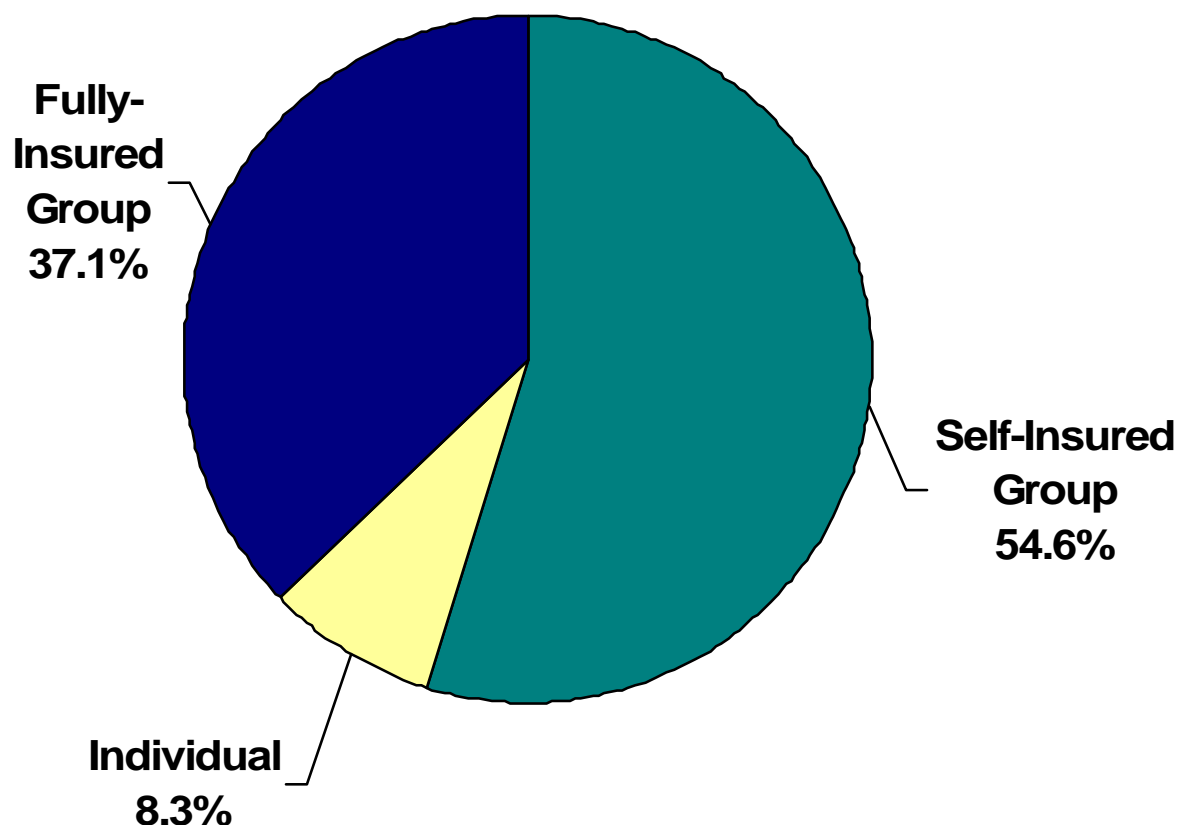
Private Sources' Estimated Role in Idaho's Health Care Expenditures (2004)

Service Type	\$ (millions)	% Private
Hospital Care	\$2,008	54.1%
Physician & Other Professional Services	\$1,553	63.7%
Dental	\$435	83.7%
Nursing Home & Home Health	\$473	31.8%
Durable & Non-Durable Medical Equipment	\$202	71.3%
Prescription Drugs	\$726	72.7%
Other Personal Health Care	\$251	15.1%
Total	\$5,648	58.4%

Idaho's Estimated Private Health Care Expenditures by Source (2000-2004)



Private Health Insurance (0-64 years) in Idaho: Estimated Shares by Market (2005/2006)



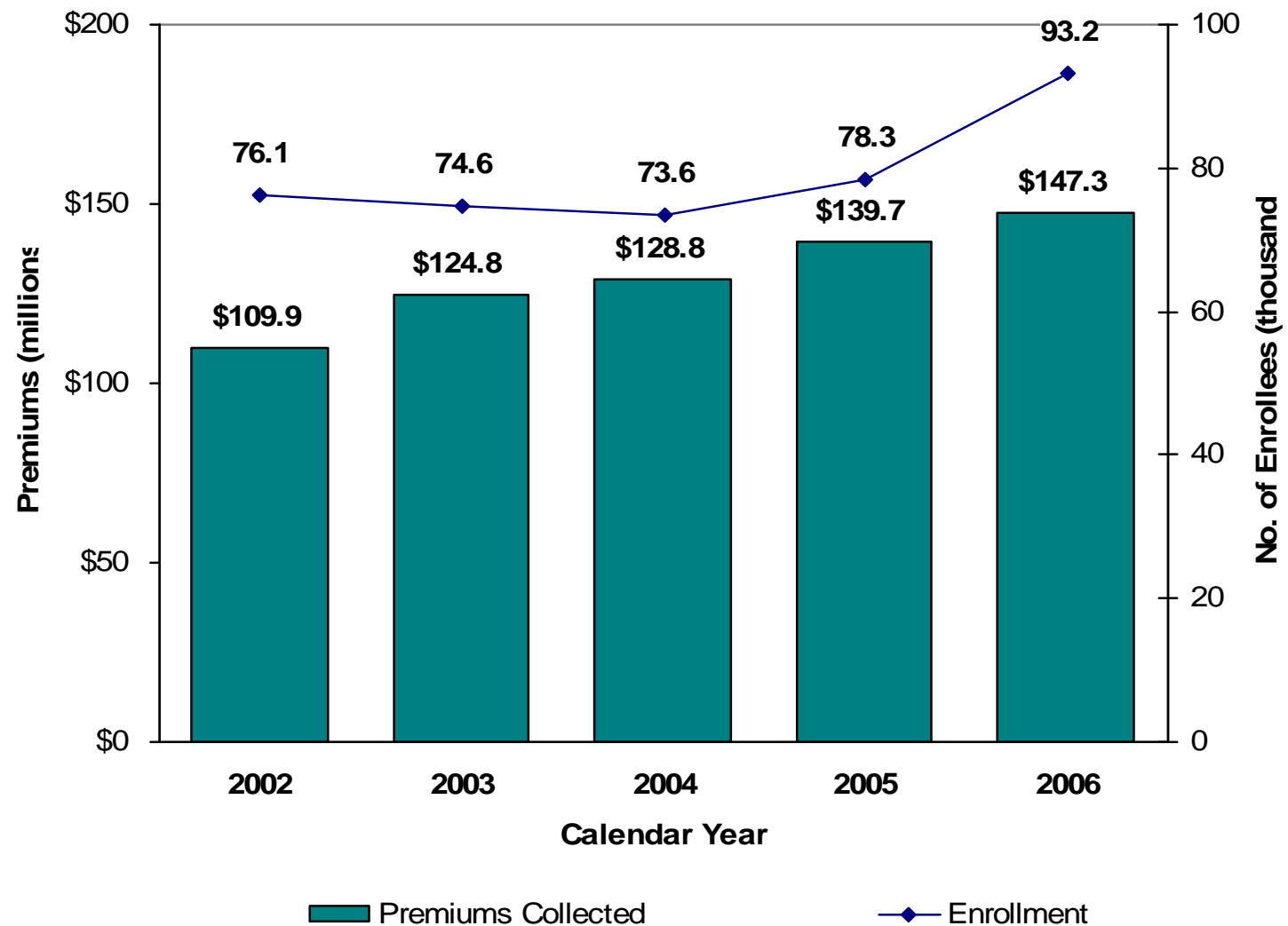
Private Health Insurance Expenditures in Idaho

- Six main insurers (NAIC Annual Health Statements)
 - Altius Health Plans
 - Blue Cross of Idaho Health Service
 - Group Health Options
 - Primary Health Network
 - Regence Blue Shield of Idaho
 - SelectHealth
- Other insurers offering health insurance plans (NAIC Life and Accident and Health Statements)
 - 14 of the largest national insurers selling in Idaho

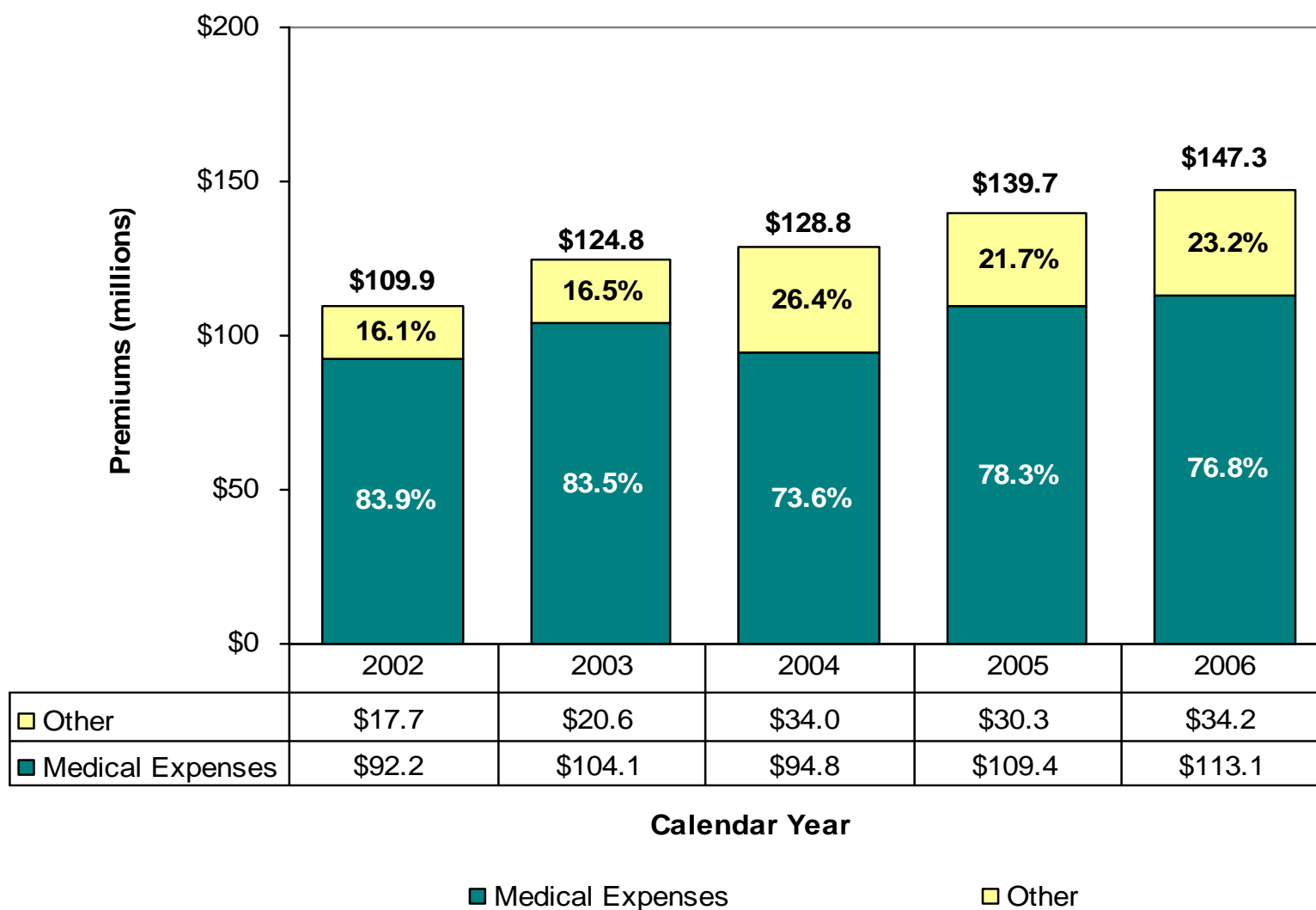
Overview of Health Insurance Companies Offering Individual Plans in Idaho (2006)

Health Plan Company	Company's Total Individual Enrollment	Company's Individual Enrollment in Idaho	% of Company's Individual Enrollment in Idaho	% of Individual Enrollment in Idaho
Blue Cross of Idaho Health Service	53,111	53,111	100.0%	57.0%
Regence Blue Shield of Idaho	40,203	40,070	99.7%	43.0%
Total	93,314	93,181	99.9%	100.0%

Individual Plans In Idaho: Premiums Collected & Enrollment (2002-2006)



Individual Health Plans: Premiums Collected by Expense Type (2002-2006)



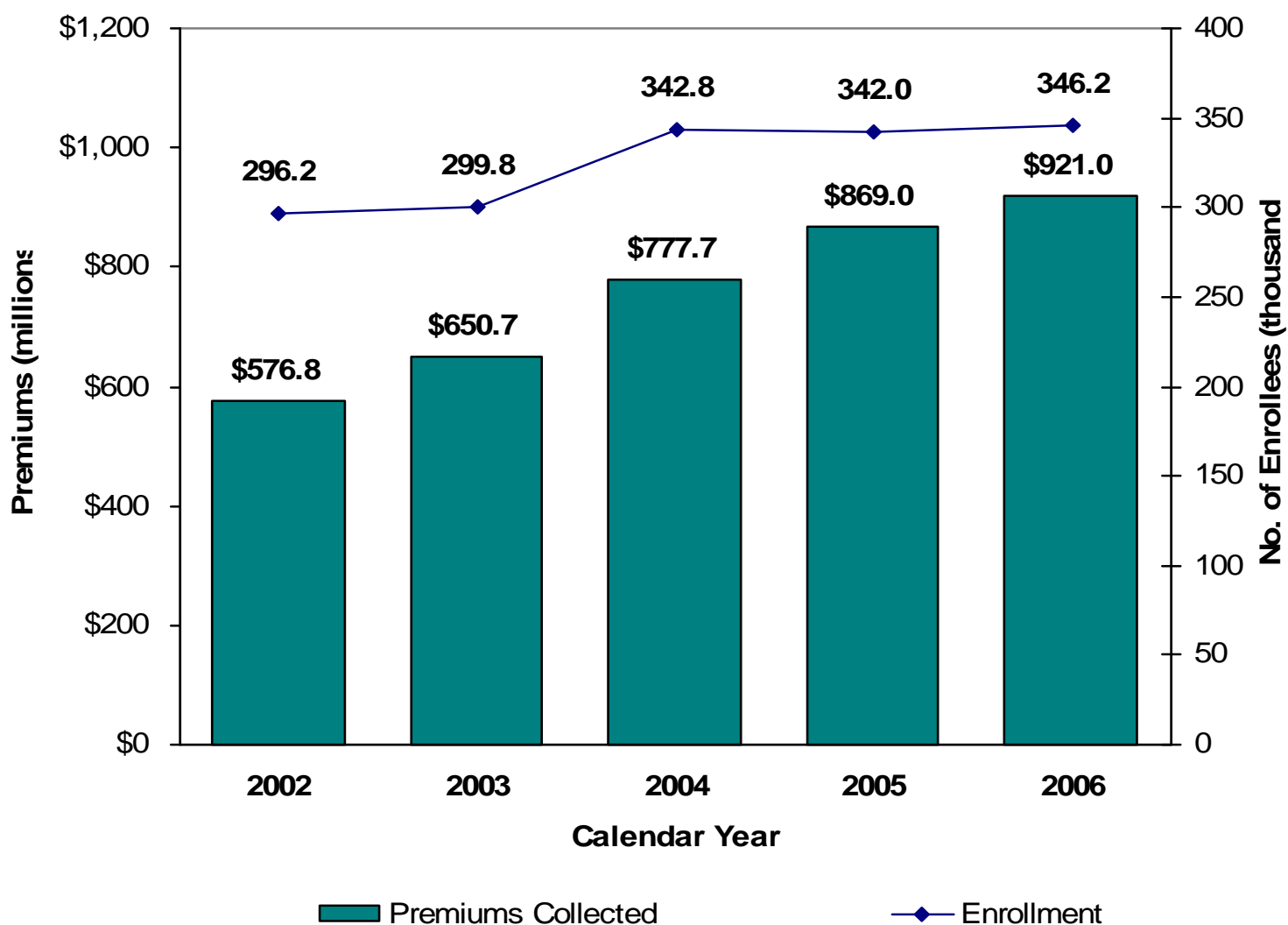
Source: NAIC Annual Health Statements and supplemental data from insurers.

Overview of Health Insurance Companies Offering Group Plans in Idaho (2006)

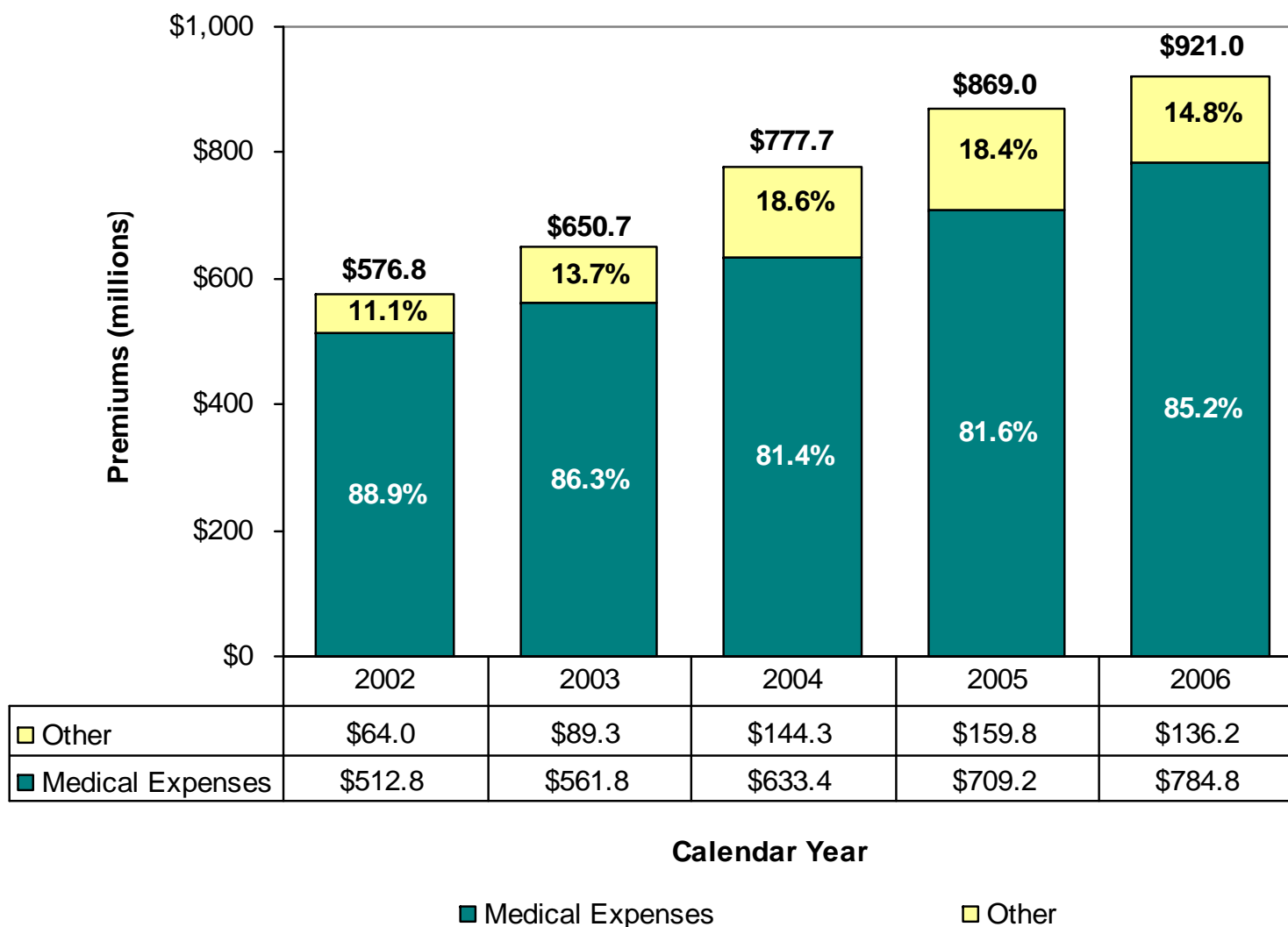
Health Plan Company	Company's Total Group Enrollment	Company's Group Enrollment in Idaho	% of Company's Group Enrollment in Idaho	% of Group Enrollment in Idaho
Altius Health Plans	131,897	640	<1.0%	<1.0%
Blue Cross of Idaho Health Service	233,043	233,043	100.0%	67.3%
Group Health Options Inc.	102,551	3,144	3.1%	0.9%
Primary Health Network	10,797	10,797	100.0%	3.1%
Regence Blue Shield of Idaho	99,081	98,114	99.0%	28.3%
SelectHealth	318,262	488	<1.0%	<1.0%
Total	895,631	346,226	38.7%	100.0%

Source: NAIC Annual Health Statements.

Group Plans In Idaho: Premiums Collected & Enrollment (2002-2006)

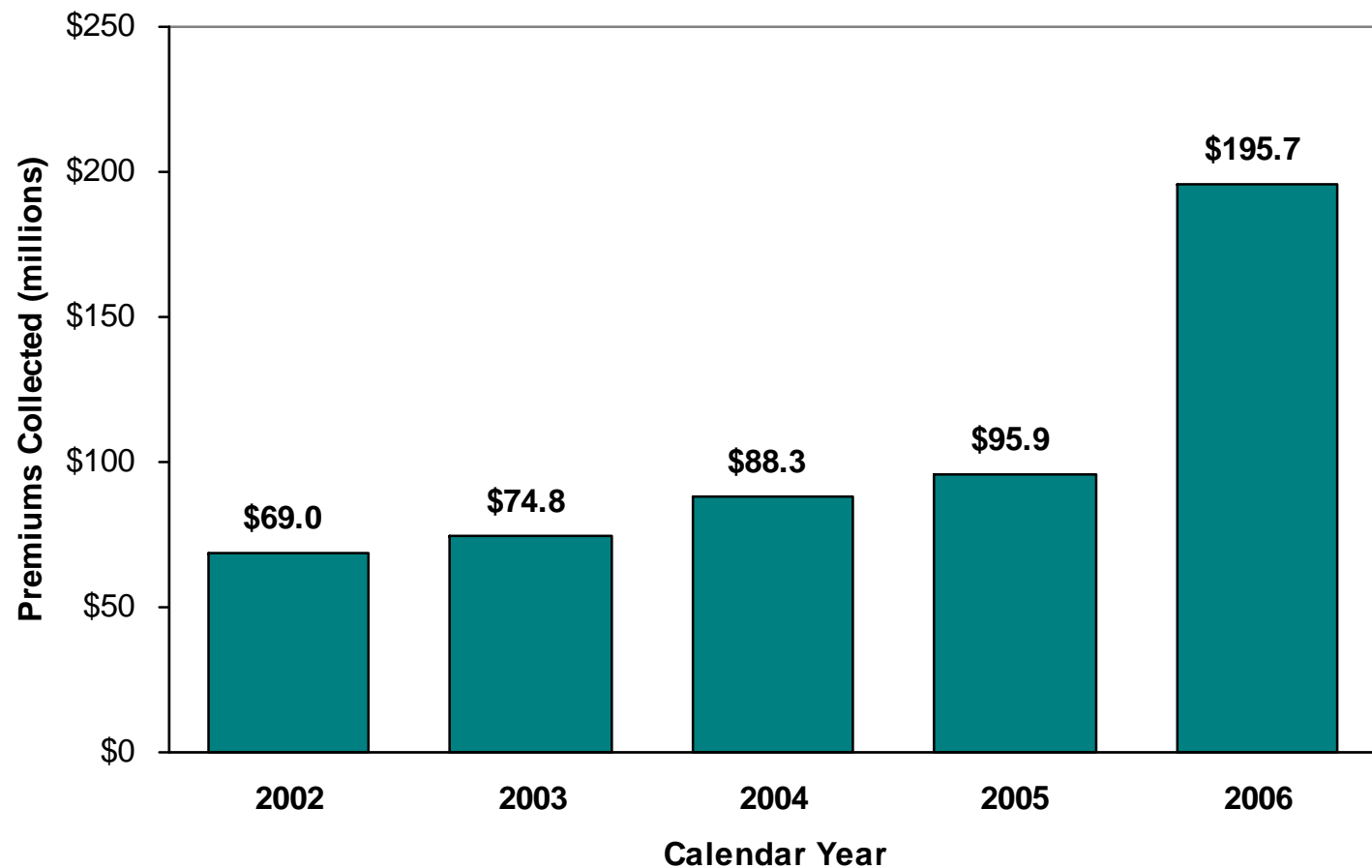


Group Health Plans: Premiums Collected by Expense Type (2002-2006)



Source: NAIC Annual Health Statements and supplemental data from insurers.

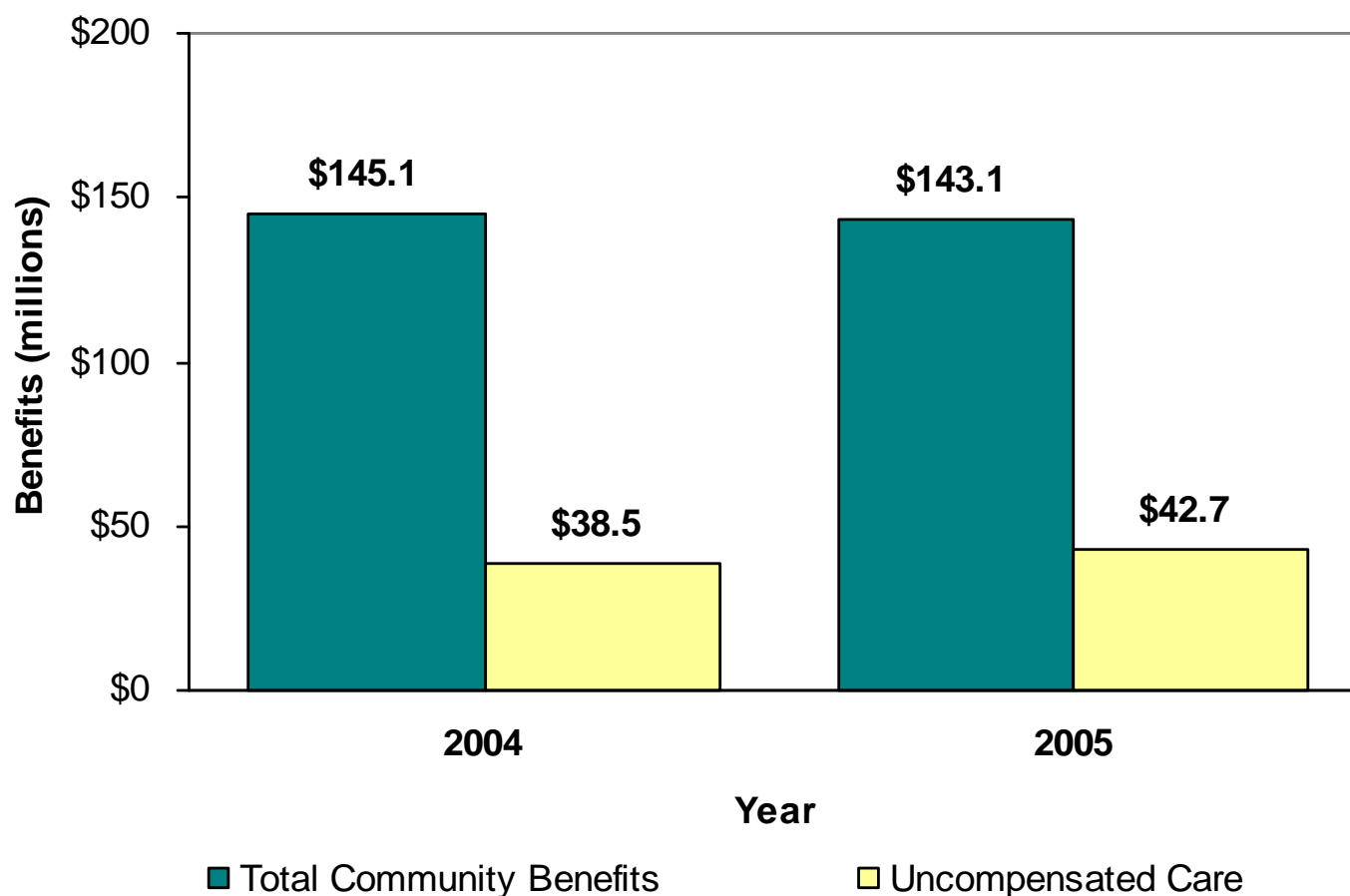
Health Premiums Collected in Idaho by Other Insurers (2002-2006)



Uncompensated Care by Nonprofit Hospitals in Idaho

- Uncompensated Care
 - Charity care
 - Bad debt
- Data in Idaho are limited
- Large nonprofit hospitals in Idaho are required to report UC costs as part of IRS annual return:
 - St. Alphonsus (Boise)
 - St. Mary's (Cottonwood)
 - St. Luke's (Boise)
 - St. Joseph's (Lewiston)
 - Bonner General (Sandpoint)

Select Hospitals: Uncompensated Care and Total Community Benefits (2004/5)



Contact Information

www.shadac.org

www.statereformevaluation.org

University of Minnesota

School of Public Health

Division of Health Policy and Management

2221 University Avenue, Suite 345

Minneapolis Minnesota 55414

(612) 624-4802

Principal Investigator: Lynn A. Blewett, Ph.D.

(blewe001@umn.edu)